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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: SENEZ, Raymond

Confirmation No.: 9338

Serial No.: 09/514,271

Art Unit: 3624

Filed: February 28, 2000

Examiner: Jagdish Patel

For: AUTOMATED BILL PAYMENT Attorney Docket No: 1782-014-999
SYSTEM

RESPONSE TO OFFICE ACTION MAILED DECEMBER 2, 2003

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicant submits the following amendments and remarks in response to the final Office Action mailed December 2, 2003, in the above-identified application.